

Information to identify the case:

Debtor 1	Jamie M Dean	Social Security number or ITIN	xxx-xx-9983
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	13-12214-JNP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jamie M Dean

5/8/18

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Jamie M Dean
DebtorCase No. 13-12214-JNP
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 43

Date Rcvd: May 08, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 10, 2018.

db +Jamie M Dean, 71 Pindale Drive, Pittsgrove, NJ 08318-3906
 cr +Bank Of America, N.A., Stern, Lavinthal & Frankenberg, LLC, 105 Eisenhower Parkway,
 Suite 302, Roseland, NJ 07068-1640
 cr +Lakeview Loan Servicing, LLC c/o M & T Bank, Stern, Lavinthal & Frankenberg, LLC,
 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
 cr +M&T Bank, Stern, Lavinthal & Frankenberg, LLC, 105 Eisenhower Parkway,
 Roseland, NJ 07068-1640
 cr +M&T Bank as servicer for Lakeview Loan Servicing,, 105 Eisenhower Parkway,
 Roseland, NJ 07068-1640
 513656804 +A.J. Petrunis, Inc, 173 Water Street, Bridgeton, NJ 08302-2586
 513656805 +Akron Billing Center, Attn: SJ Hospital, PO Box 7975, Lancaster, PA 17604-7975
 513871993 Bank of America N.A., Loss/Recovery, 4161 Piedmont Parkway, NC4 105 03 14,
 Greensboro, NC 27410
 513742133 Bank of America, N.A., PO Box 660933, Dallas, Tx 75266-0933
 513656809 Bridgeton Emergency Physicians, C/O Accounts Receivable MGMT, 155 Mid Atlantic Parkway,
 Thorofare, NJ 08086
 513656812 +Ccs/Cort Trust Bank, 500 E 60th St N, Sioux Falls, SD 57104-0478
 513656816 +Eastern Account Systems I, 75 Glen Road Ste 1120, Sandy Hook, CT 06482-1170
 513656813 ++FIRST SAVINGS BANK, PO BOX 5096, SIOUX FALLS SD 57117-5096
 (address filed with court: CCS/First Savings Bank, 500 E 60th St N, Sioux Falls, SD 57104)
 515978515 +Lakeview Loan Servicing, LLC, KML Law Group, P.C., 216 Haddon Avenue, Suite 406,
 Westmont, NJ 08108-2812
 514351369 +M&T as servicer for Lakeview Loan Servicing, LLC, PO Box 840, Buffalo, NY 14240,
 M&T as servicer for Lakeview Loan Servicing, LLC, PO Box 840, Buffalo, NY 14240-0840
 514351368 M&T as servicer for Lakeview Loan Servicing, LLC, PO Box 840, Buffalo, NY 14240
 513656823 +Paulette Reed, 592 Centerton Road, Pittsgrove, NJ 08318-3919
 513656824 +Pilla Billing Services, PO Box 711, Bridgeton, NJ 08302-0446
 513656825 Pressler And Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
 513656826 +South Jersey Healthcare, PO Box 8484, Cherry Hill, NJ 08002-0484
 513656827 +Stern, Lavinthal & Frankenberg, LLC, Attn: David Rubin Esquire,
 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
 513656828 +Synergetic Communication Inc, 2700 East Seltice Way #4, Post Falls, ID 83854-6387
 513656829 +Wfnbn/Spiegel, Po Box 9204, Old Bethpage, NY 11804-9004

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov May 08 2018 23:25:31 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov May 08 2018 23:25:29 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 513656806 +EDI: GMACFS.COM May 09 2018 02:53:00 Ally Financial, Po Box 380901,
 Bloomington, MN 55438-0901
 513811115 +EDI: GMACFS.COM May 09 2018 02:53:00 Ally Financial Inc., P O Box 130424,
 Roseville, MN 55113-0004
 513724899 EDI: AIS.COM May 09 2018 02:53:00 American InfoSource LP as agent for,
 Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
 513656807 +E-mail/Text: bankruptcy@pepcoholdings.com May 08 2018 23:25:11 Atlantic City Electric,
 5 Collins Drive, Suite 2133, Carneys Point, NJ 08069-3600
 513656808 +EDI: BANKAMER.COM May 09 2018 02:58:00 Bank Of America, 450 American St #SV416,
 Simi Valley, CA 93065-6285
 513656811 E-mail/Text: bankruptcy@cavps.com May 08 2018 23:25:47 Cavalry Portfolio Services,
 Po Box 27288, Tempe, AZ 85285
 513656810 +EDI: CAPITALONE.COM May 09 2018 02:58:00 Capital One, Po Box 30281,
 Salt Lake City, UT 84130-0281
 513729140 EDI: CAPITALONE.COM May 09 2018 02:58:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 513659885 +E-mail/Text: bankruptcy@cavps.com May 08 2018 23:25:47 Cavalry Portfolio Services,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2322
 513656814 +E-mail/Text: ned-collections_bankruptcydocuments@comcast.com May 08 2018 23:26:06
 Comcast Cable Communications, 1 Comcast Center, Philadelphia, PA 19103-2833
 513656815 EDI: RCSFNBMARIN.COM May 09 2018 02:54:00 Credit One Bank, Po Box 98873,
 Las Vegas, NV 89193-8873
 513656817 +EDI: AMINFOFP.COM May 09 2018 02:54:00 First Premier Bank, 601 S Minnesota Avenue,
 Sioux Falls, SD 57104-4868
 513656819 +EDI: RMSC.COM May 09 2018 02:58:00 GE/JcPenney, Po Box 965007, Orlando, FL 32896-5007
 513656818 +EDI: RMSC.COM May 09 2018 02:58:00 Ge Capital/Walmart, Po Box 981400,
 El Paso, TX 79998-1400
 513656821 +EDI: HFC.COM May 09 2018 02:58:00 HSBC/Best Buy, Po Box 15519,
 Wilmington, DE 19850-5519
 513656820 +EDI: HFC.COM May 09 2018 02:58:00 Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253
 513656822 +EDI: MID8.COM May 09 2018 02:53:00 Midland Credit Management, 8875 Aero Drive,
 San Diego, CA 92123-2255
 513968386 EDI: PRA.COM May 09 2018 02:53:00 Portfolio Recovery Associates, LLC,
 c/o Walmart Credit Card, PO Box 41067, Norfolk VA 23541

District/off: 0312-1

User: admin
Form ID: 3180W

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Total Noticed: 43

Date Rcvd: May 08, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
lm* +Bank of America, 450 American Street, #SV416, Simi Valley, CA 93065-6285
513691762* +Bank of America, 450 American Street, #SV416, Simi Valley, CA 93065-6285

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 10, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on May 8, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Lakeview Loan Servicing, LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa (NA) on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
Jeanette F. Frankenberg on behalf of Creditor M&T Bank as servicer for Lakeview Loan
Servicing, LLC cmecf@sternlav.com
Jeanette F. Frankenberg on behalf of Creditor Bank Of America, N.A. cmecf@sternlav.com
Jeanette F. Frankenberg on behalf of Creditor M&T Bank cmecf@sternlav.com
Jeanette F. Frankenberg on behalf of Creditor Lakeview Loan Servicing, LLC c/o M & T Bank
cmecf@sternlav.com
Joshua I. Goldman on behalf of Creditor Lakeview Loan Servicing, LLC jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
Seymour Wasserstrum on behalf of Debtor Jamie M Dean mylawyer7@aol.com, ecf@seymourlaw.net
TOTAL: 10